Certificate Number: 15317-PAE-DE-037699847

Bankruptcy Case Number: 20-10974



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>August 22, 2023</u>, at <u>12:37</u> o'clock <u>PM PDT</u>, <u>Luz M Perez</u> completed a course on personal financial management given <u>by internet</u> by <u>Access Counseling, Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: August 22, 2023 By: /s/Jerry Fajardo

Name: Jerry Fajardo

Title: Counselor